

Information to identify the case:

Debtor 1	Barbara A. Jefferson	Social Security number or ITIN xxx-xx-4875
	First Name Middle Name Last Name	
Debtor 2 (Spouse, if filing)	 First Name Middle Name Last Name	EIN -----
		Social Security number or ITIN -----
		EIN -----
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA		
Case number: 16-21814-TPA		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Barbara A. Jefferson

9/28/16

By the court: Thomas P. Agresti
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Barbara A. Jefferson
 Debtor

Case No. 16-21814-TPA
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: admin
Form ID: 318Page 1 of 1
Total Noticed: 15

Date Rcvd: Sep 28, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 30, 2016.

db	+Barbara A. Jefferson, 118 Lincoln Ave., North Versailles, PA 15137-1855
14229435	Allegheny General Forbes, PO Box 951915, Cleveland, OH 44193-0021
14229436	Allegheny Radiology Associates, LTD, PO Box 3425, Pittsburgh, PA 15230-3415
14229437	+Allegheny Radiology Associates, LTD, 651 S Center Ave. Suite 102, Somerset, PA 15501-2811
14229438	Bill Me Later, PO Box 105658, Atlanta, GA 30348-5658
14229440	+Celtic Healthcare, Inc, 150 Scharberry Lane, Mars, PA 16046-2430
14229441	Forbes Regional Hospital, PO Box 644675, Pittsburgh, PA 15264-4675
14229442	+Orthopedic Associates Of Pgh - AHN, Monroeville Medical Arts Building, 2550 Mossside Blvd, Suite 405, Monroeville, PA 15146-3533
14229444	PT Group Acquisition LLC, 438 Pellis Road Suite 101, Greensburg, PA 15601-7900

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr	+EDI: QNLCARDIELLO.COM Sep 29 2016 01:23:00 Natalie Lutz Cardiello, 107 Huron Drive, Carnegie, PA 15106-1826
smg	E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 29 2016 01:54:45 Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
14229439	EDI: CAPITALONE.COM Sep 29 2016 01:23:00 Capital One Bank, PO Box 71083, Charlotte, NC 28272-1083
14229443	EDI: RMSC.COM Sep 29 2016 01:13:00 Paypal Credit Services/SYNCB, PO Box 960080, Orlando, FL 32896-0080
14229445	+E-mail/Text: bankruptcyteam@quickenloans.com Sep 29 2016 01:55:40 Quicken Loans Inc., Attn: Client Relations, 1050 Woodward Ave., Detroit, MI 48226-1906
14229446	EDI: RMSC.COM Sep 29 2016 01:13:00 Walmart/Synchrony Bank, PO Box 530927, Atlanta, GA 30353-0927

TOTAL: 6

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr	Duquesne Light Company
cr	Quicken Loans Inc.

TOTALS: 2, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 30, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 28, 2016 at the address(es) listed below:

Andrew F Gornall	on behalf of Creditor Quicken Loans Inc. agornall@goldbecklaw.com, bkgroup@goldbecklaw.com;bkgroup@kmlawgroup.com
David J. Romito	on behalf of Debtor Barbara A. Jefferson romitoesq@verizon.net, romitoesq@comcast.net
Natalie Lutz Cardiello	ncardiello@comcast.net, ncardiello@ecf.epiqsystems.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Peter J. Ashcroft	on behalf of Creditor Duquesne Light Company pashcroft@bernssteinlaw.com, ckutch@ecf.courtdrive.com;pashcroft@ecf.courtdrive.com;pghecf@bernssteinlaw.com;cabbott@ecf.courtdrive.com

TOTAL: 5